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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)
Applicants: James Benjamin Williams et al.)
Serial No. 10/797,889) Examiner
Filed: March 10, 2004) Stephen R. Wasylchak
Title: Methods for issuing, distributing, managing) Art Unit 3624
and redeeming investment instruments)
providing securitized annuity options)

Commissioner of Patents and Trademarks
Washington, DC 20231

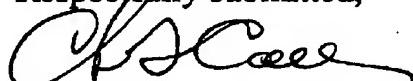
Dear Sir:

FAX TRANSMISSION COVER LETTER

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Dated: January 4, 2005

Respectfully submitted,



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PTO/SB/31 (09-04)

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NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES		Docket Number (Optional) D-51
<p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <u>Sent by FAX to (703) 572-4305</u> Signature <u>CG Call</u></p> <p>Typed or printed name <u>Charles G. Call</u></p>		In re Application of James Benjamin Williams et al. Application Number 10/797,889 Filed 3/10/2004 For Systems and methods for modifying broadcast programming Art Unit 3624 Examiner Steven Wasylchak
<p>Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.</p> <p>The fee for this Notice of Appeal is (37 CFR 41.20(b)(1)) \$ 500</p> <p> <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: \$ 250 <input type="checkbox"/> A check in the amount of the fee is enclosed. <input checked="" type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. <input type="checkbox"/> The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet. <input type="checkbox"/> The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. _____ . I have enclosed a duplicate copy of this sheet. <input type="checkbox"/> A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed. </p> <p>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</p> <p>I am the <input type="checkbox"/> applicant/inventor. <input type="checkbox"/> assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (From PTO/SB/86) <input checked="" type="checkbox"/> attorney or agent of record. 20,406 Registration number _____ <input type="checkbox"/> attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34. _____</p> <p>508-778-2630 Telephone number January 4, 2005 Date</p> <p>NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.</p> <p><input type="checkbox"/> *Total of _____ forms are submitted.</p>		

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